

Table IC3a. Percent of total annual premium contributed by enrolled employees for single coverage in exclusive-provider<sup>1</sup> plans in private establishments<sup>2</sup> offering health insurance by firm size and selected characteristics: United States, 1993

Characteristic	Firm size <sup>3</sup>							
	All firm sizes	Under 10 employees	10-24 employees	25-99 employees	100-499 employees	500 or more employees	Under 50 employees	50 or more employees
Percent employee contribution for single coverage exclusive-provider plans								
United States.....	18.5	17.9	17.5	18.4	21.3	17.8	17.2	18.8
Industry group								
Agriculture, forestry, and fishing.....	*11.7	*10.1	*8.1	*8.3	28.5	*13.3	*8.4	*16.0
Mining.....	*14.1	—	—	—	16.7	*14.2	—	*14.1
Construction.....	27.5	*19.3	*21.3	27.5	*19.0	47.8	20.6	33.5
Manufacturing.....	14.0	*17.3	*16.9	18.1	17.7	11.7	18.7	13.4
Transportation, Communication, and Utilities.....	15.9	*33.9	*14.8	11.8	19.3	15.3	*18.5	15.5
Wholesale Trade.....	20.6	*12.7	*12.1	20.2	25.8	25.5	14.6	24.6
Retail Trade.....	30.1	20.7	34.0	30.5	37.1	27.7	26.3	31.7
Finance, Insurance, and Real Estate.....	19.4	*27.6	*12.8	18.3	22.1	18.9	18.4	19.6
Services.....	17.9	14.4	14.8	15.2	17.8	19.3	14.0	18.8
Ownership								
For profit.....	19.5	17.5	18.5	20.4	24.0	18.3	18.2	19.8
Incorporated.....	18.5	15.8	19.5	20.5	24.4	16.4	18.4	18.5
Unincorporated.....	27.3	21.5	*12.3	19.5	21.6	38.0	17.5	32.1
Non-profit.....	14.3	22.5	*12.5	12.9	13.8	14.8	14.3	14.3
Other.....	16.5	*16.6	*7.1	*6.3	*12.6	22.4	*6.4	19.1
Age of firm								
Under 5 years.....	24.2	26.8	*14.2	23.8	34.1	16.7	19.7	26.7
5-9 years.....	21.4	21.8	25.0	25.0	20.6	16.1	23.5	19.9
10-19 years.....	18.4	12.8	16.5	18.5	24.2	17.5	15.7	20.1
20 or more years.....	17.5	17.1	15.5	16.5	19.7	17.2	15.6	17.8
Number of locations in firm								
Two or more locations.....	18.6	*11.4	7.6	15.6	23.9	18.2	12.4	19.0
One location.....	18.3	18.3	19.2	19.8	18.1	14.0	18.3	18.2
Metropolitan area indicator								
Metropolitan area.....	18.4	18.3	17.4	17.8	21.3	17.8	17.1	18.7
Non-metropolitan area.....	20.5	12.7	*18.0	33.5	20.0	18.4	20.5	20.5
Percent of full-time employees								
Less than 25 percent.....	13.0	*4.6	*31.0	*8.9	*7.6	16.1	*10.7	13.4
25-49 percent.....	18.0	28.2	35.4	24.0	*19.4	13.7	27.4	16.1
50-74 percent.....	19.6	22.3	26.0	20.5	19.9	18.2	22.2	19.0
75 percent or more.....	18.4	16.4	15.5	17.9	21.9	17.9	15.8	19.0
Whether establishment has union employees								
No union employees.....	19.4	18.0	17.0	18.6	21.4	19.6	17.1	20.2
Union employees.....	12.3	*11.5	*0.2	13.7	*21.0	10.3	*9.7	12.4
Percent of low-wage employees <sup>4</sup>								
50 percent or more of employees are low-wage.....	19.6	*12.6	*23.7	*10.6	33.4	20.0	*14.5	24.4
Less than 50 percent of employees are low-wage.....	17.6	18.7	17.3	18.9	20.6	15.2	17.8	17.6

<sup>1</sup> Exclusive-provider plans are HMO or EPO plans as reported by respondent.

<sup>2</sup> An establishment is defined as a business at a single physical location.

<sup>3</sup> Number of employees nationwide as reported by respondent.

<sup>4</sup> Low-wage employees earned less than \$5 per hour or less than \$10,000 per year.

\* Figure does not meet standard of reliability or precision.

— Quantities Zero

NOTE: Estimates in this table are based on plans offered during the 1993 benefit year.

SOURCE: Centers for Disease Control and Prevention, National Center for Health Statistics, National Employer Health Insurance Survey (NEHIS).

Table IC3a. Standard errors for percent of total annual premium contributed by enrolled employees for single coverage in exclusive-provider plans<sup>1</sup> in private establishments<sup>2</sup> offering health insurance by firm size and selected characteristics: United States, 1993

Characteristic	Firm size <sup>3</sup>							
	All firm sizes	Under 10 employees	10-24 employees	25-99 employees	100-499 employees	500 or more employees	Under 50 employees	50 or more employees
Standard errors								
United States.....	1.0	2.2	2.2	1.2	1.7	1.6	1.2	1.2
Industry group								
Agriculture, forestry, and fishing.....	*4.3	*9.0	*4.2	*6.4	7.0	*9.9	*3.9	*8.8
Mining.....	*5.0	—	—	—	0.6	*5.6	—	*5.0
Construction.....	4.7	*7.1	*7.0	5.9	*8.4	3.4	4.1	6.5
Manufacturing.....	1.7	*6.0	*6.2	2.5	2.3	2.2	3.7	1.7
Transportation, Communication, and Utilities.....	2.8	*16.6	*9.3	3.2	4.7	3.9	*7.1	3.1
Wholesale Trade.....	2.7	*5.2	*3.7	3.9	5.5	7.3	2.8	3.7
Retail Trade.....	3.2	3.9	7.7	3.9	10.0	4.8	3.7	4.3
Finance, Insurance, and Real Estate....	1.6	*14.0	*5.0	5.4	4.2	1.5	4.6	1.7
Services.....	1.8	2.6	3.0	1.7	1.5	3.1	1.7	2.2
Ownership								
For profit.....	1.2	2.4	2.5	1.5	2.1	2.0	1.4	1.5
Incorporated.....	1.0	2.6	2.7	1.5	2.4	1.5	1.6	1.2
Unincorporated.....	5.0	4.9	*5.0	4.2	3.6	6.2	3.1	5.8
Non-profit.....	1.1	5.8	*4.1	2.2	1.9	1.7	2.6	1.2
Other.....	2.8	*15.1	*5.9	*2.7	*3.8	4.1	*3.2	3.1
Age of firm								
Under 5 years.....	3.5	6.6	*6.7	5.3	6.8	4.5	4.4	4.5
5-9 years.....	1.7	5.9	5.3	3.7	2.3	2.0	3.1	1.9
10-19 years.....	1.5	2.6	3.8	2.6	3.9	2.4	2.2	1.9
20 or more years.....	1.3	3.7	3.2	1.5	2.2	2.0	1.8	1.5
Number of locations in firm								
Two or more locations.....	1.4	*6.5	2.2	2.0	2.6	1.8	2.2	1.5
One location.....	1.0	2.3	2.5	1.6	2.0	2.8	1.4	1.3
Metropolitan area indicator								
Metropolitan area.....	1.0	2.4	2.2	1.2	1.8	1.7	1.3	1.2
Non-metropolitan area.....	2.1	3.7	*5.4	8.2	4.5	2.4	4.6	2.3
Percent of full-time employees								
Less than 25 percent.....	2.1	*4.8	*10.9	*3.6	*4.1	2.6	*4.1	2.4
25-49 percent.....	2.3	5.0	10.0	3.8	*5.9	2.5	4.1	2.4
50-74 percent.....	1.5	5.5	6.7	3.6	2.4	2.0	3.6	1.6
75 percent or more.....	1.2	2.4	2.3	1.4	2.1	2.1	1.3	1.5
Whether establishment has union employees								
No union employees.....	1.1	2.2	2.1	1.3	1.6	2.4	1.2	1.4
Union employees.....	2.6	*5.9	*0.3	3.3	*7.1	2.6	*4.6	2.7
Percent of low-wage employees <sup>4</sup>								
50 percent or more of employees are low-wage.....	4.2	*5.8	*16.1	*4.6	6.0	4.5	*6.8	3.9
Less than 50 percent of employees are low-wage.....	0.9	2.3	2.1	1.3	1.9	1.6	1.3	1.1

<sup>1</sup> Exclusive-provider plans are HMO or EPO plans as reported by respondent.

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<sup>4</sup> Low-wage employees earned less than \$5 per hour or less than \$10,000 per year.

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SOURCE: Centers for Disease Control and Prevention, National Center for Health Statistics, National Employer Health Insurance Survey (NEHIS).